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B1 (Official	Form 1)(04	/13)				<del> </del>		90 = 01					
			United No			ruptcy of Illino					Vol	luntary Pe	tition
	ebtor (if indi ton, Julie		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse)	) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the J maiden, and			3 years		
Last four digiting that the control of the control		Sec. or Indi	vidual-Taxpa	ayer I.D. (	(ITIN)/Com	plete EIN	Last for	our digits o	f Soc. Sec. or	Individual-	Гахрауег I.	D. (ITIN) No./Co	mplete EIN
Street Addre	ess of Debto . Stover S		Street, City,	and State)	:			Address of	Joint Debtor	(No. and Str	reet, City, a	,	
					Г	ZIP Code 61032	_						ZIP Code
County of R Stepher		of the Princ	cipal Place o	f Business		01032	Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Add	dress of Deb	tor (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debto	or (if differe	nt from str	eet address):	
					Г	ZIP Code							ZIP Code
Location of (if different	Principal As from street	ssets of Bus address abo	siness Debtor ove):	•									
(Form		Debtor	one box)			of Business			-	of Bankrup Petition is Fi		Under Which	
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank		s defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 F a Foreign hapter 15 F	Petition for Recog Main Proceeding Petition for Recog Nonmain Proceed	nition		
	Chapter 1	5 Debtors		Oth							e of Debts		
Each country	lebtor's center y in which a fo g, or against de	oreign procee	eding	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			e) zation tates	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivio anal, family, or l	nsumer debts, 101(8) as dual primarily	for	Debts are p business de	•
	Fil	ing Fee (C	heck one box	κ)		Check	one box:		Chap	ter 11 Debt	ors		
■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.					Debtor is not if: Debtor's agg	a small busing regate nonco \$2,490,925 (		lefined in 11 U	J.S.C. § 101				
attach sig	ned application	on for the cou	able to chapter art's considerat			BB.   🗖 1	Acceptances	of the plan w	this petition. were solicited pros.C. § 1126(b).	epetition from	one or mor	e classes of creditors	s,
☐ Debtor e	estimates tha	t funds will t, after any	ation be available exempt prop for distribut	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE (	ONLY
Estimated N  1- 49	Number of Ca 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Fair-Eaton, Julie Marie (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Gary C. Flanders March 25, 2015 Signature of Attorney for Debtor(s) (Date) Gary C. Flanders 6180219 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 62 Document **B1** (Official Form 1)(04/13)

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### ▼ /s/ Julie Marie Fair-Eaton

Signature of Debtor Julie Marie Fair-Eaton

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 25, 2015

Date

### Signature of Attorney\*

#### X /s/ Gary C. Flanders

Signature of Attorney for Debtor(s)

#### Gary C. Flanders 6180219

Printed Name of Attorney for Debtor(s)

#### Bankruptcy Clinic

Firm Name

1 Court Place Rockford, IL 61101

Address

### 815-962-7084 Fax: 815-987-3759

Telephone Number

### March 25, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Fair-Eaton, Julie Marie

### **Signatures**

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Julie Marie Fair-Eaton		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2				
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Debtor: /s/ Julie Marie Fair-Eaton					
	Julie Marie Fair-Eaton				
Date: March 25, 2015					

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Julie Marie Fair-Eaton		Case No	
•		Debtor	,	
			Chapter	7
			1	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,460.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		5,400.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		58,845.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,285.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,210.00
Total Number of Sheets of ALL Schedu	ıles	29			
	T	otal Assets	5,460.00		
			Total Liabilities	64,245.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Julie Marie Fair-Eaton		Case No.		
		Debtor	,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	2,285.00
Average Expenses (from Schedule J, Line 22)	2,210.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,218.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		400.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		58,845.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		59,245.00

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B6A (Official Form 6A) (12/07)

In re	Julie Marie Fair-Eaton	Case No	
-		Debtor	
		Debtoi	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Julie Marie Fair-Eaton	Case No	
-		Debtor ,	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	checking Fifth Third Bank	-	50.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	savings Fifth Third Bank	-	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	security deposit Meo & Sherry Conter	-	625.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	bed, 2 dressers, sofa, loveseat, 2 chairs, tv, dvd player, computer, 3 tables, desk, dining room set, etc. with estimated retail value of \$1000.00	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	dvds with estimated retail value of \$120.00	-	30.00
6.	Wearing apparel.	clothing with estimated retail value of \$300.00	-	100.00
7.	Furs and jewelry.	jewelry with estimated retail value of \$20.00	-	10.00
8.	Firearms and sports, photographic, and other hobby equipment.	exercise equipment with estimated retail value of \$40.00	-	20.00
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >	1,460.00
(Total of this page)	

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
-		,	
		Debtor	

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(To	Sub-Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No	).
			•

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Oldsmobile Intrigue subject to security interest of Citizens Finance dealer retail value \$5000.00	-	4,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Х			
31.	Animals.		dog	-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Х			

| Sub-Total > 4,000.00 (Total of this page) | Total > 5,460.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Julie Marie Fair-Eaton		Case No.	
-		Debtor		

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand cash	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, C checking Fifth Third Bank	rertificates of Deposit 735 ILCS 5/12-1001(b)	50.00	50.00
savings Fifth Third Bank	735 ILCS 5/12-1001(b)	25.00	25.00
Security Deposits with Utilities, Landlords, and Oth security deposit Meo & Sherry Conter	ners 735 ILCS 5/12-1001(b)	625.00	625.00
Household Goods and Furnishings bed, 2 dressers, sofa, loveseat, 2 chairs, tv, dvd player, computer, 3 tables, desk, dining room set, etc. with estimated retail value of \$1000.00	735 ILCS 5/12-1001(b)	500.00	500.00
Books, Pictures and Other Art Objects; Collectible dvds with estimated retail value of \$120.00	S 735 ILCS 5/12-1001(b)	30.00	30.00
Wearing Apparel clothing with estimated retail value of \$300.00	735 ILCS 5/12-1001(a)	100.00	100.00
<u>Furs and Jewelry</u> jewelry with estimated retail value of \$20.00	735 ILCS 5/12-1001(b)	10.00	10.00
Firearms and Sports, Photographic and Other Hob exercise equipment with estimated retail value of \$40.00	by <u>Equipment</u> 735 ILCS 5/12-1001(b)	20.00	20.00
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Oldsmobile Intrigue subject to security interest of Citizens Finance dealer retail value \$5000.00	735 ILCS 5/12-1001(c)	2,400.00	4,000.00

FF 1	0.000.00	F 400 00
Total:	3.860.00	5.460.00

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B6D (Official Form 6D) (12/07)

In re	Julie Marie Fair-Eaton	Case No.	
		.,	
		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			•					
CDEDITOD'S NAME	CO	Hu	sband, Wife, Joint, or Community	င္ကြ	U	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	IGI	UNLLQULDATED	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			lien against	] ⊤ [	E			
Citizens Finance 6457 N. Second Street Loves Park, IL 61111		-	2001 Oldsmobile Intrigue		D			
			Value \$ 5,000.00	Ш			5,400.00	400.00
Account No.			Value \$ Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of the	ubto		- 1	5,400.00	400.00
			(Report on Summary of Sc		ota ile	- 1	5,400.00	400.00

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B6E (Official Form 6E) (4/13)

In re	Julie Marie Fair-Eaton	Case No	
-		Debtor ,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relations such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Julie Marie Fair-Eaton		Case No.	
		Debtor	• •	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecure	ea c	laim	is to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDAT	T F	] [	AMOUNT OF CLAIM
Account No.			utilities	T	E D			
Allied Waste #721 15034 Depot Road Peosta, IA 52068		-						65.00
Account No.	Г	П	notice only			T	Ť	
Allied Waste #721 c/o Caost to Coast Financial 101 Hodencamp Route Ste 120 Thousand Oaks, CA 91360		-						0.00
Account No.	⊢	Н	medical	$\vdash$	$\vdash$	H	+	
Banner Gateway Mecial Center P.O.Box 18 Phoenix, AZ 85001		-						240.00
Account No.	$\vdash$	Н	notice only			H	+	
Banner Gateway Medical Center c/o Collection Service 2901 N. 78th Street Scottsdale, AZ 85251		-	•					0.00
				Subt			$\uparrow$	305.00
			(Total of t	N1S 1	pag	2e)	) I	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
_		Debtor	

	_	_				_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	Ŋ	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQUL		AMOUNT OF CLAIM
(See instructions above.)	Ř	ľ	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Ē	D A	D	
Account No.			credit purchases	Т	DATED		
Century Link (Quest) 100 Centruy Link Drive Monroe, LA 71203		-			D		300.00
Account No.	t		notice only				
Century Link (Quest) c/o AFNI 1310 Martin Luther King Drive Bloomington, IL 61702-3517		-					0.00
Account No.	t		medical				
Chandler Hospital 3555 S. Val Visa Drive Gilbert, AZ 85297		-					340.00
Account No.	┢		cable				
Comcast 1701 JFK Blvd. Philadelphia, PA 19103		-					340.00
Account No.	T		notice only	T			
Comcast c/o Southwest Credit 4120 International Parkway Suite 1100 Carrollton, TX 75007-1958		-					0.00
Sheet no1 of _15_ sheets attached to Schedule of		•		Subt	ota	1	980.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	300.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton		Case No
_		Debtor	

	С	ш.,	sband, Wife, Joint, or Community	$\exists c$	Τυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LQU	I S P U T	AMOUNT OF CLAIM
Account No.			utilities	Т	E D		
Commonwealth Edison 3 Lincoln Center 4th Floor Attention: Bankruptcy Section Oak Brook Terrace, IL 60181		-					840.00
Account No.	t		notice only	+			
Commonwealth Edison c/o CCI Contract Callers Inc. 501 Greene Street 3rd Floor Suite 302 Augusta, GA 30901		-					0.00
Account No.	1		insurance premiums	+			
Country Financial 1701 N. Towanda Ave. Bloomington, IL 61701-2057		-	·				750.00
Account No.	┢		credit purchases	+	1		
Cross Country Bank/Applied Bank Center 220 Concord Pike Ste 102 Wilmington, DE 19803		-					950.00
Account No.	╁	$\vdash$	notice only	+		$\vdash$	
Cross Country Bank/Applied Bank Center c/o First National Collection Bureau 610 Waltham Way Dupont, CO 80024-6191		-	-				0.00
Sheet no. 2 of 15 sheets attached to Schedule of		_		Sub	tota	ıl	0.540.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,540.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
_	-	Debtor	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS	CODEBTO	Н	DATE CLAIM WAS INCURRED AND	CONT	UNLL	S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	W J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q	U	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G E N	D	E D	Thirdered of CETHAI
Account No.	Γ		rent	Ť	D A T E D		
Dawn Considine Brechon							
P.O.Box 447		_					
Dixon, IL 61021							
							2,900.00
Account No.			rent				
Deborah Keen							
922 1/2 W. 3rd Street		-					
Dixon, IL 61021							
							2,400.00
Account No.			notice only				
Daharah Kasa							
Deborah Keen 1104 Beech Drive		_					
Dixon, IL 61021							
,							
							0.00
Account No.			medical				
Desert View Family Medicine							
2730 S. Valvisa Drive Ste 187		-					
Gilbert, AZ 85295-1684							
					L		25.00
Account No.			cable				
Direct TV							
P.O. Box 6550		_					
Englewood, CO 80155-6550							
,							
							720.00
Sheet no. <b>3</b> of <b>15</b> sheets attached to Schedule of	•	•		Subt	ota	1	6.045.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	6,045.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton		Case No.	
		Debtor	,	

	_	_		_	_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDA	U T E	AMOUNT OF CLAIM
Account No.	Г		notice only	Ť	D A T E D		
Direct TV c/o Enhanced Recovery Compay P.O. Box 57610 Jacksonville, FL 32241		-			D		0.00
Account No.			medical				
Donna Ripley 300 First Ave. Rock Falls, IL 61071		-					
							210.00
Account No.  Donna Ripley c/o RRCA Accounts Management 201 E. 3rd Street Sterling, IL 61081-3611		-	notice only				0.00
Account No.			medical				
Emergency Physican P.O. Box 96328 Oklahoma City, OK 73143		-					45.00
Account No.	T	T	medical			T	
EMPI 599 Cardigan Road Saint Paul, MN 55126		-					625.00
Sheet no. 4 of 15 sheets attached to Schedule of	•	_		Subt	ota	ıl	990.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	880.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton		Case No.	
		Debtor	,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ϊç	Ü	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			medical	'	Ę		
Gilbert ER 56565 Power Road Higley, AZ 85236		-			D		11,585.00
Account No.			notice only				
Gilbert ER c/o Medical Resource System P.O. Box 40370 Mesa, AZ 85274		-					0.00
Account No.	t	T	medical	T	T	T	
Hannah Med. Institute P.O. Box 2510 Mesa, AZ 85214-2510		-					30.00
Account No.			rent				
Kerry Bergstrom 8976 Courtly Circle North Olive Branch, MS 38654		-					2,360.00
Account No.	T	T	medical	T	T	T	
KSB Hospital P.O. Box 590 Dixon, IL 61021-0590		-					7,600.00
Sheet no5 _ of _15 _ sheets attached to Schedule of				Sub	tota	.1	24 575 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ze)	21,575.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton		Case No
_		Debtor	

	_	_		_	_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDA	U T E	AMOUNT OF CLAIM
Account No.			notice only	Ť	D A T E D		
KSB Hospital c/o Eagle Recovery Assoc. 424 SW Washington Street Peoria, IL 61602		-			D		0.00
Account No.			medical				
KSB Hospital 215 E. 1st Street Dixon, IL 61021		-					
							600.00
Account No.  KSB Hospital c/o Receivable Management 101 W. Second Street Dixon, IL 61021		-	notice only				0.00
Account No.			notice only				
MBA Law 2222 Texoma Parkway Sherman, TX 75090		-					0.00
Account No.			medical				
Med Pro 2929 E. Thomas Road Phoenix, AZ 85016		-					30.00
Sheet no. 6 of 15 sheets attached to Schedule of				Subt	ota	1	620.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	630.00

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In re	Julie Marie Fair-Eaton	Case No.	
_		Debtor	

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		Ī	AMOUNT OF CLAIM
Account No.			medical	<b>⊤</b>	T E		
Mercy Gilbert Medical Center 355 S. Val Vista Drive Gilbert, AZ 85297		-			D		340.00
Account No.			rent				
Michael Thomas 2245 E. Colorado Blvd. #104-421 Pasadena, CA 91107		-					
							8,000.00
Account No.			utilities		П		
NiCor Attn: Bankruptcy Dept. 1844 Ferry Road Naperville, IL 60563		-					200.00
Account No.			notice only				
NiCor c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044		-					0.00
Account No.	I		notice only		H	-	
Phoenix Diagnositc Imaging c/o Absolute 421 Fayetteville Street Ste 600 Raleigh, NC 27601		-	,				0.00
Sheet no. 7 of 15 sheets attached to Schedule of	•			Subt	ota	l	0.540.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	8,540.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
_		Debtor	

							-
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	၂င္က	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	QU_	U T F	AMOUNT OF CLAIM
Account No.	R		medical	NGENT	D A T	ט	
Account No.	ł		medical		Ė D		
Phoneix Diagnostic Imaging					П		
P.O. Box 52587	l	-					
Phoenix, AZ 85072							
	l						
							90.00
Account No.			credit purchases				
Plains Commerce Bank 1411 E. 10th Street	l	L					
Sioux Falls, SD 57103	l						
	l						
							1,950.00
Account No.	T		notice only	П	П		
Plains Commerce Bank c/o Northland Group							
7831 Glenroy Road	l						
Minneapolis, MN 55439							
							0.00
Account No.			credit purchases				
Premier Bankcard							
P.O. Box 5524		-					
Sioux Falls, SD 57117-5524							
							440.00
	L			Ш	Ш		440.00
Account No.	-		notice only				
Premier Bankcard							
c/o ARM	l	-					
P.O. Box 129							
Thorofare, NJ 08086-0129							
						L	0.00
Sheet no. <b>8</b> of <b>15</b> sheets attached to Schedule of				Subt			2,480.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	2,700.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
_		Debtor	

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CC	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	UZL-QU-DAH	T F	AMOUNT OF CLAIM
Account No.			notice only	T	ΙE		
Progressive Insurance Co. c/o Credit Collection Services Two Wells Ave. Newton Center, MA 02459		-			D		0.00
Account No.			insurance premiums				
Progressive Insurance Company 6300 Wilson Mills Road Mayfield Village, OH 44143		-					
							120.00
Account No.			notice only				
Robinson Orthodonitcs c/o Law Offices of Joel Cardis LLC 2006 Swede Road Ste 100 Norristown, PA 19401		-					0.00
Account No.			orthodontics				
Robison Orhtodontics 1355 S. Higley Road Ste 105 Gilbert, AZ 85296		-					2,800.00
Account No.			medical				2,000.00
Rockford Health Physicians 2300 N. Rockton Ave. Rockford, IL 61103		_	ineuicai				
							25.00
Sheet no. <b>_9</b> of <b>_15</b> sheets attached to Schedule of			<u>.                                    </u>	Subt	tota	<u>l                                    </u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				2,945.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton		Case No.	
-		Debtor	a7	

	_			_	_	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	U T E	AMOUNT OF CLAIM
Account No.			notice only	'	Ė		
Rockford Health Physicians c/o Creditors Protection Service 308 W. State Street Ste 485 Rockford, IL 61110		-					0.00
Account No.			notice only				
Rockford Health System c/o ABA Allied Business Accounts 300 1/2 South 2nd Street Clinton, IA 52733		-					0.00
Account No.	┢		medical			$\vdash$	
Rockford Health Systems 2400 N. Rockton Ave. Rockford, IL 61103-3619		-					2,455.00
Account No.	Ī		medical				
Rockford Spine Center 2902 McFarland Road #300 Rockford, IL 61107		-					250.00
Account No.	T	T	orthodonist		Т	T	
Saulk Valley Ortho 122 E. Everett Dixon, IL 61021		-					1,800.00
Sheet no. <b>10</b> of <b>15</b> sheets attached to Schedule of				Subt	ota	ıl	4 505 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	4,505.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
_	-	Debtor	

	_			_	_	—	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D I	
MAILING ADDRESS	ď	Н		CONT	U N L	s	
INCLUDING ZIP CODE,	E	W	DATE CLAIM WAS INCURRED AND	T	I QUI	P	
AND ACCOUNT NUMBER	Ĭ	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	Ũ	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	G F	l D	ΙE	
Account No.	Ë	-	credit purchases	N G E N T	D A T E D	١	
Account ivo.	1		Credit purchases		E		
Seventh Avenue					T	┢	
1112 7th Ave.	ı	_					
	ı						
Monroe, WI 53566	ı						
	ı						
							300.00
Account No.			notice only				
Seventh Avenue	ı						
c/o CBHV	ı	-					
P.O. Box 831	ı						
Newburgh, NY 12551-0831	ı						
[							0.00
Account No.	╁		medical	$\vdash$	├	⊢	
Account 140.	1		ineulcai				
Cincon Madical Incaring	ı						
Simon Medical Imaging	ı						
9414 25th Ave. Ste 120	ı	-					
Phoenix, AZ 85021	ı						
	ı						
							550.00
Account No.	T		notice only	T	T	T	
	1						
Simon Medical Imaging	ı						
c/o CMRE Financial Service	ı	-					
3075 E. Imperial Highway #200	ı						
Brea, CA 92821	ı						
Diea, CA 92021	ı						
							0.00
Account No.			medical				
	1						
Sinissippi Center	1	1					
325 IL Route 2	1	-					
Dixon, IL 61021	1	1					
	1	1					
	1	1					25.00
				$\perp$	$\bot$	L	25.00
Sheet no. 11 of 15 sheets attached to Schedule of				Subt			875.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	(e)	0,0.50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton		Case No
_		Debtor	

					_		-
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N		Ţ	AMOUNT OF CLAIM
Account No.			medical	] T	T E		
Sonora Quest Laboratories P.O. Box 67880 Phoenix, AZ 85072		-			D		75.00
Account No.			medical				
Sonora Queste Laboratories P.O. Box 52880 Phoenix, AZ 85072		-					
							10.00
Account No.			cell phone				
Sprint 6391 Sprint Parkway Overland Park, KS 66251-4300		-					670.00
Account No.	t		notice only	$\Box$	Г		
Sprint c/o AFNI 1310 Martin Luther King Drive Bloomington, IL 61702-3517		-					0.00
Account No.	t	H	cell phone	$\vdash$	H		
Sprint 6391 Sprint Parkway Overland Park, KS 66251-4300		-					1,080.00
Sheet no. 12 of 15 sheets attached to Schedule of				Subt	ota	l	4 005 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	1,835.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C O N	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGEN	I QU I D	S P U T E	AMOUNT OF CLAIM
Account No.			notice only	Т	A T E		
Sprint c/o Diversified Consultants P.O. Box 551260 Jacksonville, FL 32255-1268		-			D		0.00
Account No.	T		notice only				
St Luke Behavioral Health c/o Medical Revenue Service P.O. Box 1940 Melbourne, FL 32902-1940		-					0.00
Account No.	t	H	medical				
St. Luke Behavioral Health 1800 E. Van Buren Street Phoenix, AZ 85006		-					560.00
Account No.	t	T	medical				
SWE General Inc. 222 E. Main Street Mesa, AZ 85201		-					890.00
Account No.	t	T	medical	T		H	
Swedish American Hospital 1401 E. State Street Rockford, IL 61108	•	-					770.00
Sheet no13_ of _15_ sheets attached to Schedule of				Subt			2,220.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	2,220.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
_		Debtor	

CDEDITIONIS MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	Т	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	Q U I	I S P U T E D		AMOUNT OF CLAIM
Account No.	1		notice only	Т	E			
Swedish American Hospital P.O. Box 950 Waukegan, IL 60085		-			D			0.00
Account No.	t		notice only			H	$\dagger$	
Swedish American Hospital c/o Mutual Managment Services 401 E. State Street 2nd Floor Rockford, IL 61110		-						
								0.00
Account No.  Swedish American Hospital c/o Creditors Protection Service 308 W. State Street Ste 4115 Rockford, IL 61110-0615		-	notice only					0.00
Account No.	╁		notice only				$\dagger$	
Team Physicans AZ Banner Gateway Hospital c/o HRRG P.O. Box 189053 Fort Lauderdale, FL 33318-9052		-						0.00
Account No.	t		medical			l	t	
Team Physicians AZ Banner Gateway Hospital 1900 N. Higley Road Gilbert, AZ 85234		-						40.00
					<u>L</u>	L	+	40.00
Sheet no. <b>14</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his				40.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Julie Marie Fair-Eaton	Case No.	
_		Debtor	

						_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U	P	١Ţ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	5	AMOUNT OF CLAIM
Account No.	1		utilities	ľ	Ę			
Town of Gilber Utility Dept. 50 E. Civic Center Drive Gilbert, AZ 85296		-						225.00
Account No.	t		utilities				†	
US Cellular 8410 W. Bryn Mawr Ave. Ste 700 Chicago, IL 60631		-						
	L							1,200.00
Account No.	1		cell phone					
Verizon P.O. Box 11328 Saint Petersburg, FL 33733		-						
								350.00
Account No.			notice only					
Verizon c/o Palisades Collection LLC 210 Syvan Ave. #1 Englewood Cliffs, NJ 07632		-						0.00
	╀		Land, all annua	_	-	╀	4	0.00
Account No.  Woodforest Bank P.O. Box 7889 Spring, TX 77387		-	bank charges					675.00
Sheet no. <u>15</u> of <u>15</u> sheets attached to Schedule of	_	1		Sub	tota	ıl	$\dagger$	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				)	2,450.00
					Γota			50.045.00
			(Report on Summary of So	chec	dule	es)		58,845.00

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B6G (Official Form 6G) (12/07)

In re	Julie Marie Fair-Eaton	Case No.
- III 1C	ounc mane ran Laten	Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Mel and Sherry Conter, landlords 5673 S. Cranes Grove Road Freeport, IL 61032 Rental of house.

Rent-a-Center

Rental of washer and dryer.

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B6H (Official Form 6H) (12/07)

In re	Julie Marie Fair-Eaton	Case No	
		Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Ryan Eaton Stateville Correctional Center 16830 Illinois 53 Crest Hill, IL 60403 various creditors

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Fill	in this information to	identify your ca	ase:								
Deb	otor 1	Julie Marie F	air-Eaton				-				
	otor 2 puse, if filing)						_				
Uni	ted States Bankrupto	cy Court for the	NORTHERN DISTRIC	CT OF ILL	INOIS		_				
	se number nown)								d filing ent shov	wing post-petitio e following date	
O	fficial Form	B 6I						MM / DD/ Y	YYY		
So	chedule I: Y	our Inco	ome					WIWI 7 DD/ 1			12/13
sup <sub>i</sub> spo atta	plying correct infor use. If you are sepa ch a separate shee	mation. If you arated and you	ible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, ith you, d	and your sp o not include	ouse i	s livi natio	ng with you, incl on about your spo	ude info use. If	ormation abou more space is	t your needed,
1.	Fill in your emplo information.	yment		Debtor	1			Debtor 2	or nor	n-filing spouse	
	If you have more the attach a separate prinformation about a	page with	Employment status	■ Emp	loyed employed			☐ Emple	•	d	
	employers.		Occupation	sales	aned desig	1					
	Include part-time, s self-employed work		Employer's name	Buehle	er Interiors						
	Occupation may in or homemaker, if it		Employer's address		2th Street e, WI 53566	<b>i</b>					
			How long employed ti	here?	6 months	<b>;</b>					
Par	t 2: Give Deta	ails About Mon	thly Income								
spou If yo	use unless you are s	eparated. spouse have mo	ate you file this form. If your than one employer, co	•					•	·	ŭ
mork	o opaso, altasii a soj							For Debtor 1		Debtor 2 or -filing spouse	
2.			ry, and commissions (becalculate what the month)			2.	\$	2,750.00	\$	N/A	_
3.	Estimate and list	monthly overti	me pay.			3.	+\$	0.00	+\$	N/A	-
4.	Calculate gross In	ncome. Add lin	e 2 + line 3.			4.	\$	2,750.00	\$	N/A	

Debtor 1		Julie Marie Fair-Eaton		Case number (if known)				
	0	or Proc. A. bosso		For	Debtor 1	For Debto	spouse	
	Cop	y line 4 here	4.	\$	2,750.00	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	465.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$ <u> </u>	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$ <u> </u>	0.00	\$	N/A	
	5d. 5e.	Required repayments of retirement fund loans Insurance	5d. 5e.	\$	0.00	\$	N/A N/A	
	5f.	Domestic support obligations	5e. 5f.	\$ _	0.00	\$	N/A N/A	
	5g.	Union dues	5g.	<u>\$</u> —	0.00	\$ <u> </u>	N/A	
	5h.	Other deductions. Specify:	5h.+	<u>\$</u> —		+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>-</b> 6.	\$	465.00	\$	N/A	
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	<u>\$</u>	2,285.00	\$	N/A	
				Ψ_	2,203.00	Ψ	IN/A	
	8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0-	•		•		
	Oh	monthly net income. Interest and dividends	8a. 8b.	\$ <u> </u>	0.00	\$	N/A	
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent	ob.	Φ_	0.00	Φ	N/A	
	00.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$ <u></u>	0.00	\$ <u></u>	N/A	
	8e.	Social Security	8e.	<u>\$</u> —	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	]
10.	Cald	culate monthly income. Add line 7 + line 9.	10. \$	- :	2,285.00 + \$	N/A	A = \$	2,285.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						,
	State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:  11. +\$ 0.00							
		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies					\$	2,285.00
			_				monthly	
13.	Do y ■	you expect an increase or decrease within the year after you file this form?  No.  Yes. Explain:	?					

Official Form B 6I Schedule I: Your Income page 2

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<b></b> :11				Ì					
FIII	in this information to identify your case:								
Deb	Julie Marie Fair-Eaton			Che	ck if this is:				
L .					An amended filing				
	btor 2				A supplement show 13 expenses as of	ving post-petition chapter			
(Spc	ouse, if filing)				rs expenses as or	the following date.			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS					MM / DD / YYYY				
Case number (If known)					A separate filing for Debtor 2 because 2 maintains a separate household				
(									
Of	fficial Form B 6J								
	chedule J: Your Expenses					12/1			
	as complete and accurate as possible. If two m	arried neonle are	filing together, be	oth are equ	ally responsible fo				
info	ormation. If more space is needed, attach anoth mber (if known). Answer every question.								
Par	rt 1: Describe Your Household								
1.	Is this a joint case?								
	■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate house	shold?							
		iloid :							
	☐ No☐ Yes. Debtor 2 must file a separate Sch	edule J.							
2.	Do you have dependents? ■ No								
		s information for endent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?			
	Do not state the					□ No			
	dependents' names.					☐ Yes			
						□ No			
						☐ Yes			
						□ No			
						☐ Yes			
					_	□ No			
						☐ Yes			
3.	Do your expenses include ■ No.					□ Tes			
٥.	expenses of people other than								
	yourself and your dependents?								
Par	rt 2: Estimate Your Ongoing Monthly Expens	00							
	timate your expenses as of your bankruptcy filir		ou are using this fo	orm as a si	upplement in a Cha	pter 13 case to report			
exp	penses as of a date after the bankruptcy is filed. plicable date.	If this is a suppl	emental <i>Schedule</i>	J, check t	he box at the top of	f the form and fill in the			
Incl	clude expenses paid for with non-cash governme	ent assistance if	vou know						
the	e value of such assistance and have included it of				V				
(Off	fficial Form 6I.)				Your expe	enses			
4.	The rental or home ownership expenses for you	<b>our residence.</b> In	clude first mortgage	e 4. :	<b>B</b>	625.00			
	If not included in line 4:								
				40	2	0.00			
	<ul><li>4a. Real estate taxes</li><li>4b. Property, homeowner's, or renter's insuran</li></ul>	CO.		4a. 4b.		0.00			
	4c. Home maintenance, repair, and upkeep ex			4c.		0.00			
	4d. Homeowner's association or condominium			4d. 3		0.00 0.00			
5.	Additional mortgage payments for your reside		ne equity loans	5. S		0.00			
	9-9-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	,		٥. ١		0.00			

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Debtor 1	Julie Marie Fair-Eaton	Case numbe	r (ir known)			
. Utiliti	es:					
6a.	Electricity, heat, natural gas	6a. \$	150.00			
6b.	Water, sewer, garbage collection	6b. \$	I .			
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	125.00			
6d.	Other. Specify:	6d. \$	0.00			
. Food	and housekeeping supplies	7. \$	250.00			
	care and children's education costs	8. \$	0.00			
-	ing, laundry, and dry cleaning	9. \$	75.00			
	onal care products and services	10. \$	75.00			
	cal and dental expenses	11. \$	125.00			
	sportation. Include gas, maintenance, bus or train fare.	11. ψ	123.00			
	of tinclude car payments.	12. \$	250.00			
	tainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00			
	itable contributions and religious donations	14. \$				
5. Insur	•	•	0.00			
	ot include insurance deducted from your pay or included in lines 4 or 20.					
15a.	Life insurance	15a. \$	0.00			
15b.	Health insurance	15b. \$	230.00			
15c.	Vehicle insurance	15c. \$	55.00			
15d.	Other insurance. Specify:	15d. \$	0.00			
	s. Do not include taxes deducted from your pay or included in lines 4 or 20.					
Speci	ify:	16. \$	0.00			
	Ilment or lease payments:					
	Car payments for Vehicle 1	17a. \$	250.00			
	Car payments for Vehicle 2	17b. \$	0.00			
17c.	Other. Specify:	17c. \$	0.00			
17d.	Other. Specify:	17d. \$	0.00			
	payments of alimony, maintenance, and support that you did not repor		0.00			
	cted from your pay on line 5, Schedule I, Your Income (Official Form 6I)		0.00			
	r payments you make to support others who do not live with you.	\$	0.00			
Speci		19.				
	r real property expenses not included in lines 4 or 5 of this form or on S					
	Mortgages on other property	20a. \$				
	Real estate taxes	20b. \$	0.00			
	Property, homeowner's, or renter's insurance	20c. \$	0.00			
	Maintenance, repair, and upkeep expenses	20d. \$				
	Homeowner's association or condominium dues	20e. \$	,——————————			
. Other	r: Specify:	21. +	\$0.00			
. Your	monthly expenses. Add lines 4 through 21.	22.	\$ 2,210.00			
	esult is your monthly expenses.					
	ulate your monthly net income.	_				
	Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,285.00			
	Copy your monthly expenses from line 22 above.	23b				
		_				
23c.	Subtract your monthly expenses from your monthly income.					
	The result is your <i>monthly net income</i> .	23c. \$	75.00			
	•					
	ou expect an increase or decrease in your expenses within the year after					
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of modification to the terms of your mortgage?					
	, , , ,					
■ No						

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Julie Marie Fair-Eaton			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	IING DEBTOR'S SO	HEDULI	ES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL					BTOR
I declare under penalty of perjury that I have read the foregoing summary and schedules, consist sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	March 25, 2015	Signature	/s/ Julie Marie Fair-Eaton Debtor	n	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

# United States Bankruptcy Court Northern District of Illinois

In re	Julie Marie Fair-Eaton		Case No.	
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$7,399.00 2015 YTD: earnings \$21,059.00 2014: earnings \$8,718.00 2013: earnings

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Considine vs. Fair-Eaton NATURE OF PROCEEDING collection/Rent COURT OR AGENCY AND LOCATION Lee County STATUS OR DISPOSITION Judgment

None b Describe

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$700.00

Bankruptcy Clinic 1 Court Place Rockford, IL 61101

Credit Counseling \$25.00

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## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

n/a

Home furnishings and jewelry sold by Debtor's husband for approximately \$1000.00.

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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## 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

2013-2014

2012-2013

ADDRESS NAME USED DATES OF OCCUPANCY

413 Carol

Dixon, IL

320 Ferris Dixon, IL

16. Spouses and Former Spouses

None 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

Debtor and husband resided in the State of Arizona from 2007-2011.

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

DOCKET NUMBER STATUS OR DISPOSITION GOVERNMENTAL UNIT

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## 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **vears** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ENDING DATES** 

NAME

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**  DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

## 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

RECORDS

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

## 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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# 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 25, 2015 Signature /s/ Julie Marie Fair-Eaton
Julie Marie Fair-Eaton
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court** Northern District of Illinois

In re Julie Marie Fair-Eaton			Case No.	
	]	Debtor(s)	Chapter	7
СПУВТІ	ER 7 INDIVIDUAL DEBTO	DIC CTATEN	JENT OF INTEN	TION
CHAPTI	ER / INDIVIDUAL DEDIC	JK S STATEN	MENT OF INTEN	HON
<b>PART A -</b> Debts secured by property of the estate.	operty of the estate. (Part A n Attach additional pages if nec		ompleted for <b>EACI</b>	I debt which is secured by
Property No. 1		]		
Creditor's Name: Citizens Finance		Describe Prop	perty Securing Debt	:
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend ☐ Redeem the property	to (check at least one):			
Reaffirm the debt				
☐ Other. Explain	(for example, avo	oid lien using 11	U.S.C. § 522(f)).	
Property is (check one):				
Claimed as Exempt		☐ Not claimed	l as exempt	
PART B - Personal property subje Attach additional pages if necessar Property No. 1		e columns of Par	rt B must be complete	ed for each unexpired lease.
Tropolog Tool I				
Lessor's Name: Mel and Sherry Conter, landlord	Describe Leased Processes Rental of house.	operty:	Lease will be U.S.C. § 365 ■ YES	e Assumed pursuant to 11 (p)(2): ☐ NO
Property No. 2				
Lessor's Name: Rent-a-Center	Describe Leased Pr Rental of washer ar		Lease will be U.S.C. § 365 ■ YES	e Assumed pursuant to 11 (p)(2):  □ NO
I declare under penalty of perjuipersonal property subject to an u	unexpired lease.	/s/ Julie Marie I	Fair-Eaton	estate securing a debt and/or
		Julie Marie Fair	r-Eaton	

Debtor

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# **United States Bankruptcy Court** Northern District of Illinois

In re	Julie Marie Fair-Eaton		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF CO	MPENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy F paid to me within one year before the filing of the behalf of the debtor(s) in contemplation of or in o	e petition in bankruptcy, or agreed to be	paid to me, for ser	
	For legal services, I have agreed to accept		\$	700.00
	Prior to the filing of this statement I have re-			700.00
				0.00
2.	\$335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclose	ed compensation with any other person un	nless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed cocopy of the agreement, together with a list of			
6.	In return for the above-disclosed fee, I have agree	ed to render legal service for all aspects	of the bankruptcy	case, including:
	<ul><li>a. Analysis of the debtor's financial situation, an</li><li>b. Preparation and filing of any petition, schedule.</li><li>c. Representation of the debtor at the meeting of</li><li>d. [Other provisions as needed]</li></ul>	les, statement of affairs and plan which n	nay be required;	
7.	of motion for court approval of re-	osed fee does not include the following sor each post-petition amendment to affirmation agreement, and attenden applicable) for all other represen	o Schedules; \$79 ance at hearing	
	dismissal proceedings, reinstaten	defense of discharge or discharge nent proceedings, judicial lien avo ary proceedings or attendance at o greement.	idances, post-pe	etition amendments, relief
		CERTIFICATION		
	I certify that the foregoing is a complete statement oankruptcy proceeding.	nt of any agreement or arrangement for p	payment to me for r	representation of the debtor(s) in
Date	d: <b>March 25, 2015</b>	/s/ Gary C. Flander	'S	
		Gary C. Flanders 6		
		Bankruptcy Clinic 1 Court Place		
		Rockford, IL 61101		
		815-962-7084 Fax	: 815-987-3759	

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# BANKRUPTCY CLINIC

# GARY C. FLANDERS Attorney at Law

One Court Place, Suite 201 Rockford, Illinois 61101 Telephone: 815/962-7084

## CONTRACT FOR CHAPTER 7 BANKRUPTCY SERVICES

This agreement is executed this 244 day of \_\_\_\_\_\_\_\_, 2015.

## Type of Bankruptcy

Client retains attorney Gary C. Flanders to file a Chapter 7 bankruptcy. If the client determines at a later date that client desires to file a Chapter 13 bankruptcy, the parties shall execute a new fee contract setting forth the terms of such representation.

# 2. Services Provided by Attorney:

Contingent upon being paid for the services as specified below, the attorney shall provide the following legal services for the client: Preparation and filing of Chapter 7 Petition in Bankruptcy.

## Fees

The base fee for the filing of the bankruptcy is \$\frac{100}{0}\$— and filing fee \$\frac{\$335.00}{0}\$ for a total of \$\frac{105}{0}\$—, to be paid prior to filing and within six months of the date of this agreement. The amount of the filing fee may increase.

Additional costs required on a case-by-case basis include:

- a). Mandatory prepetition credit counseling and post-petition financial education (all cases).
- b). Tax transcripts
- c). Credit report (recommended).

If the fees are not paid as stated above and as a result the amount of legal service to be provided by the attorney and/or his staff is increased, the fee shall be increased accordingly to compensate the attorney for the additional time and expense in providing the legal services.

## 4. Terms of Payment

- a). The fees shall be paid in full prior to the filing of the bankruptcy.
- b). Client has paid \$ \( \frac{1}{2} \) as a retainer fee. This amount has been earned upon receipt by the attorney and is not refundable.
- c). No earned portion of any fee received is refundable.

# 5. Services Not Provided Under the Base Fee

Representation does not include defense of discharge or dischargeability proceedings, redemption proceedings, dismissal proceedings, reinstatement proceedings, judicial lien avoidances, post-petition amendments, relief from stay actions or other adversary proceedings or attendance at continued meeting of creditors, preparation of motion to approve reaffirmation agreement (when in sole discretion of attorney a reaffirmation motion is required).

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# 6. Compensation For Services Not Covered Under Base Fee

- a). It is understood that if attorney and client agree that attorney is to provide services described in paragraph 5 a separate retainer agreement detailing such services and associated costs will be signed by attorney and client.
- b). \$75.00 for preparation and filing of each amendment to the bankruptcy Schedules or Statement of Financial Affairs.
- c). \$75.00 for preparation and filing of motion for court approval of reaffirmation agreement, and attendance at hearing if required by the court.
- d). \$500.00 for motion to reopen Chapter 7 case if client fails to satisfy post-petition financial education requirements.
- e). The client understands that if the client does not pay the fees as set forth above, the Attorney has no obligation to provide the services, and has the right to file a motion to withdraw as the attorney for the client.

## 7. Client's Obligations

The client's obligations are as follows:

- a). To pay the fees as set forth above.
- b). To provide accurately, honestly and in a timely manner, all the information including all documents necessary to prepare and file the Chapter 7 bankruptcy.
- c). To satisfy prepetition credit counseling and postpetition financial education requirements.
- d). To keep the attorney advised at all times of the client's address and telephone numbers.
- e). To attend the 341 Creditors Meeting and other hearings set in the case as advised by attorney.
- f). To provide any information requested of the client by the Chapter 7 Trustee, the U.S. Trustee, or any other party in interest, unless the Court rules that the client is not required to provide the information.
- g). To respond immediately to any requests of the client by the attorney or the attorney's staff.
- 8. Attorney is authorized to disburse from his Client Trust Account, when applicable, funds for payment of filing fees, costs, attorney fees and refunds.

Gary C. Flanders

Chent

Client

Client acknowledges receipt of a copy of this agreement.

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court** Northern District of Illinois

	Northe	ern District of Illinois			
In re	Julie Marie Fair-Eaton		Case No.		
		Debtor(s)	Chapter7	7	
	CERTIFICATION OF NO UNDER § 342(b) O	OTICE TO CONSUM F THE BANKRUPT	`	5)	
Code.	Certiful I (We), the debtor(s), affirm that I (we) have received	ification of Debtor red and read the attached no	otice, as required by	§ 342(b) of the Bankrupto	: <b>y</b>
Julie I	Marie Fair-Eaton	X /s/ Julie Marie	Fair-Eaton	March 25, 2015	
Printed	d Name(s) of Debtor(s)	Signature of D	ebtor	Date	_
Case N	No. (if known)	X			
		Signature of Jo	oint Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# United States Bankruptcy Court Northern District of Illinois

		Tot them District of Hillions		
In re	Julie Marie Fair-Eaton		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR M	<b>IATRIX</b>	
		Number of	Creditors:	83
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	March 25, 2015	/s/ Julie Marie Fair-Eaton  Julie Marie Fair-Eaton		

Allied Waste #721 15034 Depot Road Peosta, IA 52068

Allied Waste #721 c/o Caost to Coast Financial 101 Hodencamp Route Ste 120 Thousand Oaks, CA 91360

Banner Gateway Mecial Center P.O.Box 18 Phoenix, AZ 85001

Banner Gateway Medical Center c/o Collection Service 2901 N. 78th Street Scottsdale, AZ 85251

Century Link (Quest) 100 Centruy Link Drive Monroe, LA 71203

Century Link (Quest) c/o AFNI 1310 Martin Luther King Drive Bloomington, IL 61702-3517

Chandler Hospital 3555 S. Val Visa Drive Gilbert, AZ 85297

Citizens Finance 6457 N. Second Street Loves Park, IL 61111

Comcast 1701 JFK Blvd. Philadelphia, PA 19103

Comcast c/o Southwest Credit 4120 International Parkway Suite 1100 Carrollton, TX 75007-1958 Commonwealth Edison 3 Lincoln Center 4th Floor Attention: Bankruptcy Section Oak Brook Terrace, IL 60181

Commonwealth Edison c/o CCI Contract Callers Inc. 501 Greene Street 3rd Floor Suite 302 Augusta, GA 30901

Country Financial 1701 N. Towanda Ave. Bloomington, IL 61701-2057

Cross Country Bank/Applied Bank Center 220 Concord Pike Ste 102 Wilmington, DE 19803

Cross Country Bank/Applied Bank Center c/o First National Collection Bureau 610 Waltham Way Dupont, CO 80024-6191

Dawn Considine Brechon P.O.Box 447 Dixon, IL 61021

Deborah Keen 922 1/2 W. 3rd Street Dixon, IL 61021

Deborah Keen 1104 Beech Drive Dixon, IL 61021

Desert View Family Medicine 2730 S. Valvisa Drive Ste 187 Gilbert, AZ 85295-1684

Direct TV P.O. Box 6550 Englewood, CO 80155-6550 Direct TV c/o Enhanced Recovery Compay P.O. Box 57610 Jacksonville, FL 32241

Donna Ripley 300 First Ave. Rock Falls, IL 61071

Donna Ripley c/o RRCA Accounts Management 201 E. 3rd Street Sterling, IL 61081-3611

Emergency Physican P.O. Box 96328 Oklahoma City, OK 73143

EMPI 599 Cardigan Road Saint Paul, MN 55126

Gilbert ER 56565 Power Road Higley, AZ 85236

Gilbert ER c/o Medical Resource System P.O. Box 40370 Mesa, AZ 85274

Hannah Med. Institute P.O. Box 2510 Mesa, AZ 85214-2510

Kerry Bergstrom 8976 Courtly Circle North Olive Branch, MS 38654

KSB Hospital P.O. Box 590 Dixon, IL 61021-0590 KSB Hospital c/o Eagle Recovery Assoc. 424 SW Washington Street Peoria, IL 61602

KSB Hospital 215 E. 1st Street Dixon, IL 61021

KSB Hospital c/o Receivable Management 101 W. Second Street Dixon, IL 61021

MBA Law 2222 Texoma Parkway Sherman, TX 75090

Med Pro 2929 E. Thomas Road Phoenix, AZ 85016

Mel and Sherry Conter, landlords 5673 S. Cranes Grove Road Freeport, IL 61032

Mercy Gilbert Medical Center 355 S. Val Vista Drive Gilbert, AZ 85297

Michael Thomas 2245 E. Colorado Blvd. #104-421 Pasadena, CA 91107

NiCor Attn: Bankruptcy Dept. 1844 Ferry Road Naperville, IL 60563

NiCor c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044 Phoenix Diagnositc Imaging c/o Absolute 421 Fayetteville Street Ste 600 Raleigh, NC 27601

Phoneix Diagnostic Imaging P.O. Box 52587 Phoenix, AZ 85072

Plains Commerce Bank 1411 E. 10th Street Sioux Falls, SD 57103

Plains Commerce Bank c/o Northland Group 7831 Glenroy Road Minneapolis, MN 55439

Premier Bankcard P.O. Box 5524 Sioux Falls, SD 57117-5524

Premier Bankcard c/o ARM P.O. Box 129 Thorofare, NJ 08086-0129

Progressive Insurance Co. c/o Credit Collection Services Two Wells Ave. Newton Center, MA 02459

Progressive Insurance Company 6300 Wilson Mills Road Mayfield Village, OH 44143

Rent-a-Center

Robinson Orthodonitcs c/o Law Offices of Joel Cardis LLC 2006 Swede Road Ste 100 Norristown, PA 19401 Robison Orhtodontics 1355 S. Higley Road Ste 105 Gilbert, AZ 85296

Rockford Health Physicians 2300 N. Rockton Ave. Rockford, IL 61103

Rockford Health Physicians c/o Creditors Protection Service 308 W. State Street Ste 485 Rockford, IL 61110

Rockford Health System c/o ABA Allied Business Accounts 300 1/2 South 2nd Street Clinton, IA 52733

Rockford Health Systems 2400 N. Rockton Ave. Rockford, IL 61103-3619

Rockford Spine Center 2902 McFarland Road #300 Rockford, IL 61107

Ryan Eaton Stateville Correctional Center 16830 Illinois 53 Crest Hill, IL 60403

Saulk Valley Ortho 122 E. Everett Dixon, IL 61021

Seventh Avenue 1112 7th Ave. Monroe, WI 53566

Seventh Avenue c/o CBHV P.O. Box 831 Newburgh, NY 12551-0831 Simon Medical Imaging 9414 25th Ave. Ste 120 Phoenix, AZ 85021

Simon Medical Imaging c/o CMRE Financial Service 3075 E. Imperial Highway #200 Brea, CA 92821

Sinissippi Center 325 IL Route 2 Dixon, IL 61021

Sonora Quest Laboratories P.O. Box 67880 Phoenix, AZ 85072

Sonora Queste Laboratories P.O. Box 52880 Phoenix, AZ 85072

Sprint 6391 Sprint Parkway Overland Park, KS 66251-4300

Sprint c/o AFNI 1310 Martin Luther King Drive Bloomington, IL 61702-3517

Sprint 6391 Sprint Parkway Overland Park, KS 66251-4300

Sprint c/o Diversified Consultants P.O. Box 551260 Jacksonville, FL 32255-1268

St Luke Behavioral Health c/o Medical Revenue Service P.O. Box 1940 Melbourne, FL 32902-1940 St. Luke Behavioral Health 1800 E. Van Buren Street Phoenix, AZ 85006

SWE General Inc. 222 E. Main Street Mesa, AZ 85201

Swedish American Hospital 1401 E. State Street Rockford, IL 61108

Swedish American Hospital P.O. Box 950 Waukegan, IL 60085

Swedish American Hospital c/o Mutual Managment Services 401 E. State Street 2nd Floor Rockford, IL 61110

Swedish American Hospital c/o Creditors Protection Service 308 W. State Street Ste 4115 Rockford, IL 61110-0615

Team Physicans AZ
Banner Gateway Hospital
c/o HRRG
P.O. Box 189053
Fort Lauderdale, FL 33318-9052

Team Physicians AZ Banner Gateway Hospital 1900 N. Higley Road Gilbert, AZ 85234

Town of Gilber Utility Dept. 50 E. Civic Center Drive Gilbert, AZ 85296

US Cellular 8410 W. Bryn Mawr Ave. Ste 700 Chicago, IL 60631 Verizon
P.O. Box 11328
Saint Petersburg, FL 33733

Verizon c/o Palisades Collection LLC 210 Syvan Ave. #1 Englewood Cliffs, NJ 07632

Woodforest Bank P.O. Box 7889 Spring, TX 77387